

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO

IN RE	)	CHAPTER 13
JOHN HOWLEY	)	
FRANCES HOWLEY	)	CASE NO. 15-41096
	)	
Debtor(s)	)	RUSS KENDIG
	)	U.S. Bankruptcy Judge

**NOTICE OF FINAL CURE PAYMENT ON RESIDENTIAL MORTGAGE**

Pursuant to Federal Bankruptcy Rule 3002.1(f), the Trustee hereby files the within Notice that the amount required to cure the default in the claim below has been paid in full and that the Debtor(s) have completed all payments under the plan.

Name of Creditor: NATIONAL ASSET ADVISORS

Claim No.: NOT FILED

Amount: \$.00

Last four (4) digits of any number used to identify the Debtor('s') account: xxxxxx9202.

**\*\*\*IMPORTANT\*\*\***

Within twenty-one (21) days of service of the within Notice, creditor shall file and serve on the Debtor(s), Debtor('s') counsel and the Trustee, pursuant to Federal Bankruptcy Rule 3002.1(g), a statement indicating:

- (1) whether it agrees that the debtor(s) has paid in full the amount required to cure the default on the claim; and,
- (2) whether the debtor(s) is otherwise current on all payments consistent with § 1322 (b)(5) of the Code.

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3002 (f). A hearing on your response to this Notice shall not be scheduled unless a motion pursuant to Rule 3002.1(h) of the Federal Rules of Bankruptcy Procedures is requested by a party in interest. A post-petition default shall not be paid by the Chapter 13 Trustee unless an appropriate plan modification is filed by debtor.

Notwithstanding debtor's failure to pay a claim, arising post-petition pursuant to 11 U.S.C. § 1322 (b)(2) of the Bankruptcy Code, a discharge under 11 U.S.C. § 1328 may be granted debtor with respect to all other claims provided for in debtor's plan.

Dated: November 15, 2019

Respectfully submitted:

/s/ Michael A. Gallo, Trustee  
Standing Chapter 13 Trustee

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**CERTIFICATE OF SERVICE**

I certify that on November 15, 2019, a true and correct of the within Notice of Final Cure on Residential Mortgage was served:

Via the court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

RICK PLUMA, ESQUIRE at [rpluma@ohiolegalclinic.com](mailto:rpluma@ohiolegalclinic.com)  
OFFICE OF THE UNITED STATES TRUSTEE at (Registered address)[@usdoj.gov](mailto:@usdoj.gov).

And by regular U.S. mail, postage prepaid, on:

JOHN and FRANCES HOWLEY  
59 DUNCAN LANE  
YOUNGSTOWN, OH 44505

NATIONAL ASSET ADVISORS  
P.O. BOX 1517  
IRMO, SC 29063

/s/ MICHAEL A. GALLO, TRUSTEE  
MICHAEL A. GALLO, TRUSTEE  
5048 Belmont Avenue  
Youngstown, OH 44505  
(330) 743-1246  
Fax: (330) 746-8616